



2643
30


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | |
|---|---|
| In re application of Brown et al. Serial No.: 10/022,165 Confirmation Number: 3985 Filed: 12/17/2001 Title: PROVIDING ACCOUNT USAGE FRAUD PROTECTION Docket: AUS920010844US1 | : Before the Examiner: : : Group Art Unit: 2643 : Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716 : 512-402-9820 |
|---|---|

RECEIVED
OCT 15 2004
Technology Center 2600

Certificate of Mailing

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 6, 2004 by Amy J. Pattillo.

 10/6/04
Signature Date

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL

Mail Stop
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants submit herewith patents, publications, or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication, or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g) the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists.

The attached form, a substitute for PTO-1449, provides a listing of patents, publications, or other information as required by 37 CFR 1.98(a)(1). Copies of the each of the items on PTO-1449 are not required because each item cites a US patent application or US patent.

Applicants note that the enclosed Information Disclosure Statement is filed prior to the first Office action on the merits, and therefore no fee is required. 37 CFR 1.97(b)(3). In the event a fee is required in connection with the enclosed Information Disclosure Statement, the Commissioner of Patents and Trademarks is authorized to charge Deposit Account No. 09-0447 for the necessary amount.

Respectfully submitted,



Amy J. Pattillo
Attorney for Applicants
Registration No. 46,983
(512) 402-9820



**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
Substitute for Form 1449/PTO

Sheet 1 of 2

In re application of: Brown et al.

Serial No.: 10/022,165

Confirmation Number: 3985

Filed: 12/17/2001

Art Unit: 2643

Docket: AUS920010844US1

RECEIVED

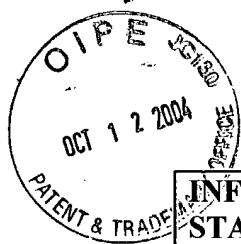
OCT 15 2004

Technology Center 2600

US PATENT DOCUMENTS

| Examiner Initials | Document Number | Publication Date | Patentee/ Applicant | Classification |
|-------------------|-------------------|------------------|------------------------|----------------|
| | US - 5,206,899 | 04/1993 | Gupta, et al. | 379/120 |
| | US - 5,381,467 | 01/1995 | Rosinski et al | 379/121.01 |
| | US - 5,602,907 | 02/1997 | Hata et al. | 379/114.22 |
| | US - 5,754,663 | 05/1998 | Levy, Robert Bergman | 379/114.21 |
| | US - 5,805,680 | 09/1998 | Penzias, Arno Allan | 379/118 |
| | US - 5,822,411 | 10/1998 | Swale et al. | 379/114.22 |
| | US - 5,859,900A | 01/1999 | Bauer et al. | 379/114.21 |
| | US - 5,872,834 | 02/1999 | Teitelbaum, Neil | 379/93.03 |
| | US - 5,943,405 | 08/1999 | Morikawa et al. | 379/118 |
| | US - 5,978,450 | 11/1999 | McAllister et al. | 379/88.02 |
| | US - 6,047,051 | 04/2000 | Ginzboorg et al. | 379/130 |
| | US - 6,195,419 | 02/2001 | Gilboy, Christopher P. | 379/114.26 |
| | US - 6,282,274 | 08/2001 | Jain et al. | 379/114. 26 |
| | US - 6,324,269 | 11/2001 | Malik, Dale W. | 379/114.23 |
| | US - 6,327,346B1 | 12/2001 | Infosino, William J. | 379/88.02 |
| | US - 6,381,317 | 04/2002 | Bala et al. | 379/114.23 |
| | US - 6,546,238 | 04/2003 | Nightingale, et al. | 455/406 |
| | US - 2003/0108163 | 06/2003 | Brown et al. | 379/88.01 |
| | US - 2003/0108160 | 06/2003 | Brown et al. | 379/88.01 |
| | US - 2003/0108163 | 06/2003 | Brown et al. | 704/273 |
| | US - 2003/0108158 | 06/2003 | Brown et al. | 379/88.01 |
| | US - 2003/0108161 | 06/2003 | Brown et al. | 379/88.01 |
| | US - 2003/0108159 | 06/2003 | Brown et al. | 379/88.01 |
| | US - 2003/0112951 | 06/2003 | Brown et al. | 379/210.02 |
| | US - 2003/0112944 | 06/2003 | Brown et al. | 379/201.01 |
| | US - 2003/0112928 | 06/2003 | Brown et al. | 379/088.22 |
| | US - 2003/0112956 | 06/2003 | Brown et al. | 379/221.01 |
| | US - 2003/0112927 | 06/2003 | Brown et al. | 379/067.1 |
| | US - 6,603,843 | 08/2003 | Hagemann, Joachim | 379/111 |
| | US - 6,639,977 | 10/2003 | Swope et al. | 379/114.21 |

| | | | |
|---------------------------|--|------------------------|--|
| Examiner Signature | | Date Considered | |
|---------------------------|--|------------------------|--|



**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
Substitute for Form 1449/PTO

Sheet 2 of 2

In re application of: Brown et al.
Serial No.: 10/022,165
Confirmation Number: 3985
Filed: 12/17/2001
Art Unit: 2643
Docket: AUS920010844US1

FOREIGN PATENT DOCUMENTS

| Examiner Initials | Line | Foreign Document Number/Type | Publication Date | Patentee/ Applicant | Classification | Trans |
|----------------------|------|------------------------------------|---------------------|------------------------|----------------|-------|
| | | | | | | |

NON-PATENT LITERATURE DOCUMENTS

| Examiner Initials | Line | Author, Title, Type, Date, Pages, Volume/Issue, Publisher, City/Country where Published | Trans |
|----------------------|------|--|-------|
| | | | |

| Examiner Signature | Date Considered |
|-----------------------|--------------------|
| | |

RECEIVED

OCT 15 2004

Technology Center 2600